



**TIMBERLAND**  
Federal Credit Union

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ISSUE 89  
SUMMER 2008

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*Labor Day*..... September 1

821 BEAVER DRIVE  
DUBOIS, PA 15801

www.timberlandfcu.org

Phone: (814) 371-2676

Toll-Free: 800-477-3889

Fax: (814) 371-0701

Email: timberlandfcu@timberlandfcu.org

MARS: 371-8305

or (888) 598-MARS

710 RIVER ROAD  
CLEARFIELD, PA 16830

Phone: (814) 765-1260

Fax: (814) 765-2900



## Celebrate 35 Years

### With Timberland FCU!

### Shortway Chapter Scholarship

Each year the Shortway Chapter of Pennsylvania Credit Unions award four \$500 scholarships to members of the chapter's credit unions. This year Timberland Federal Credit Union is pleased to award our member, Derise Danch, with one of the \$500 scholarships. Danch graduated from Central Christian High School this year and is planning on attending California University of Pennsylvania, pursuing a secondary education degree in mathematics. She is the daughter of Christopher and Lorre Danch of DuBois. She has been a member of Timberland FCU since October 2007. From everyone at Timberland, we wish her the best of luck for her future.



Derise Danch accepts her scholarship from Timberland FCU Marketing Specialist, Jordan Lydick.



### National Credit Union Youth Week Success

National Credit Union Youth Week was April 20-26. Timberland FCU set goals to make Youth Week successful by trying to receive



Youth Week Winner  
Genesis Kacsmar

50 youth deposits, 5 new youth accounts, and a total of \$1,500 in deposits. The actual numbers have been tallied and we had 47 youth deposits, 6 new youth accounts, and \$2061.85 deposited into youth accounts during Youth week. Thanks to everyone who participated and made this a successful week.

## MATCH, GAS, AND GO

Throughout July we'll match your auto loan rate and give you a \$100 gas card.

Restrictions apply, call for details



## The Timberland Store is open for business



Now available at both offices are official “Timberwear” hats and T-shirts. The hats are available in a two color design, green with a khaki visor, or khaki with a green visor, and cost just \$9. T-Shirts are \$8 and are available in red, blue, and green from size small to extra large. You can purchase both for the low price of \$16. Stop by either office to get your “Timberwear.”



## Match, Gas, and Go

For all of July, Timberland FCU is having the “Match, Gas, and Go” vehicle loan buyout campaign. Bring in proof of any current rate and Timberland FCU will match it, and give you a \$100 gas card.



## Summer Kids Club Party

The Kids Club Summer party is planned for August 13th from 4-6pm at Spider Lake. We have lots of fun games, activities, food, and prizes planned. Parents of the kids club members are also invited, make your reservations now so we can plan accordingly.




## Share Draft Price Increase

Timberland FCU’s draft supplier, Liberty, has increased their prices. For the most current prices, call Timberland or reorder online from [www.timberlandfcu.org](http://www.timberlandfcu.org).

## Don’t Get Lost, Get VISA

Every time that you use your Timberland Visa card in August or September you will automatically be entered to win a Garmin GPS. If you don’t have a Timberland Visa, apply today so you have more chances to win. This isn’t a “nationwide” promotion; a Timberland FCU member will win this GPS unit, so keep on swiping.

## Just A Reminder:

Timberland FCU offers Visa Credit Cards.  With great rates, minimal fees, and the piece of mind that your money never leaves the Tri-county area. Contact Timberland FCU for an application so you too can enjoy the freedom, convenience, and safety of a Timberland FCU Visa card.

## Timberland Teaches

We all know how very important financial education is. Now more than ever teens, tweens, and elementary students have more disposable income available. Every school year Timberland FCU goes to various schools and teaches on a variety of financial topics. This past year Timberland went to 3 different schools and taught over 750 students.

Deb Fye, teacher of Family and Consumer Science at DuBois Area High School has invited Timberland FCU to come in each semester and talk to all of her senior classes. Timberland has taught credit basics, checking account basics, and provided information about identity theft to the classes at DAHS.

Also this past year Timberland visited Brookville Area High School and gave a presentation to the freshman and sophomore classes about the importance of saving and how to protect themselves from identity theft.

The final school that Timberland went to this year was the Clearfield County Career and Technology Center. Timberland employees helped with the NOCTI certification test for the marketing class of Rodney Thompson, and then later returned to Thompson’s class to discuss resume writing, marketing, and finance basics.

Timberland FCU believes strongly in financial responsibility, which starts with financial education. If you would like Timberland to come and speak at your school this coming year contact us so we can make the arrangements.

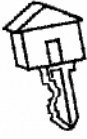
## Home Equity Fees Waived

Is money tight for you? Did you know that Timberland offers a Home Equity Line of Credit and is currently waiving the fees. You can borrow against your line over and over again up to 80% of the equity in your home. This is a great option to pay for college tuition, home remodeling, or for consolidating bills. Call today!

Restrictions apply, call for details

## Timberland has the key to your New House

Whether you are looking to buy your first home or wanting to refinance an existing mortgage, Timberland FCU is now offering a large selection of home financing services to meet your needs. We offer low fees, competitive rates, and financing up to 100% for terms as long as 40 years. Just look at some of the mortgages available to you:



- Fixed Rate
- Adjustable Rate
- Remodeling
- Construction/Permanent
- Refinancing
- Less than perfect credit programs

Check [www.timberlandfcu.org](http://www.timberlandfcu.org) for daily rates and fill out an on-line application with free pre-approvals.



## Relay For Life

Timberland FCU proud to be fighting cancer by sponsoring a team for the Relay for Life on July 12 at the DuBois City Park. The theme this year is "Super Heroes Fight Back." We have set a goal to raise \$1000 for the event. Through various fundraisers throughout the year, Timberland is close to our goal. If you would like to fight cancer with us by making a donation call the credit union and let us know.

## Auto Rate Match

Starting immediately, Timberland FCU is offering rate matching on vehicle loans. This isn't a short term promotion, but a permanent service to our members so you can have the convenience of all your accounts under one roof. Bring in any outside vehicle loan and we will match your rate, and often time we will even beat your rate. Restrictions apply, call today for more information.

## SHRED DAY

On Friday May, 16 Timberland FCU held its second annual community wide shred day to raise awareness about identity theft. Knisely Shredding's mobile shred truck was located at the DuBois office and was nearly filled at the end of the event. Fighting rain, wind, and unusually cold temperatures, community members brought in 23 industrial garbage cans full of personal information to be shredded. Sunny 106 was also on site with a live radio remote and handed out prizes to people that stopped by the new "Rolling Radio." A big thanks to everyone who stopped by and had their identity protected. Keep an eye out for next years "Shred Day" so you too can be protected.



## Community Days

Timberland FCU was once again a sponsor of the Community Days festival and DuBois Firemen's Parade. This year we had the "Balloon Splash" machine as our booth and were raising money for the Relay For Life. Our float in the parade was designed by Timberland's very own Linda Kennis. It was a tribute to Flag Day on June 14, and our float was covered in the colors of Old Glory. Timberland volunteers also wore the colors as they handed out stars and stripes bouncy balls to the kids in the crowd.

## Kids Club Column Word Search

c t d n a n u n a n  
 r e n d s r t s e a  
 e l r d h d l h n s  
 d d d r a f t s s c  
 i e t s r e c d l o  
 t i m b e r l a n d  
 u b m v s d u e o a  
 n n o s f n b u t t  
 i l l o a n s l e a  
 o a m y m a r i e l  
 n n r t i o m n t r

find the words  
**Credit Union-Timberland  
 Drafts-Shares-Clubs-Loans**

## Credit Union Word Scramble

unscramble the words

- 1.) *retm earhs*
- 2.) *rahes ratfd*
- 3.) *ikds cbul*
- 4.) *ihlvcee anol*
- 5.) *citder nnuio*

## Matching Game

Match each Credit Union word to the similar bank word

- |                          |                        |
|--------------------------|------------------------|
| 1.) <i>Share Draft</i>   | <i>CD's</i>            |
| 2.) <i>Share account</i> | <i>Customer</i>        |
| 3.) <i>Term Share</i>    | <i>Savings Account</i> |
| 4.) <i>Member</i>        | <i>Check</i>           |

## Board Of Directors For 2008

President..... Paul Ramsey  
 Vice President ..... David Volpe  
 Treasurer ..... Joe Hockman  
 Secretary ..... Donald Motherwell

Douglas Kouger, Dallas Smith,  
 Marsha McCurdy

### LOAN OFFICERS

Linda Sprague  
 Tracy Pruzinsky  
 Angela Baaney

### SUPERVISORY COMMITTEE

Bob Winslow  
 Lorin Waitkus  
 Doug Kouger

### CEO/PRESIDENT

Carrie Wood

### EXECUTIVE VICE PRESIDENT

Jen Eisman

### VICE PRESIDENT OF BRANCH OPERATIONS

Dianne Jenkins

## Hours

#### LOBBY AND DRIVE-UP:

9 am to 5pm Monday thru Thursday  
 9 am to 6 pm Friday  
 9 am to Noon Saturday

#### EXTENDED DRIVE-UP HOURS:

8:30 am to 5:00 pm Monday  
 8:30 am to 6:00 pm Friday  
 8:30 am to 12:00 pm Saturday

#### CLEARFIELD HOURS:

9 am to 5 pm Monday & Tuesday  
 9 am to 3pm Wednesday  
 9 am to 6 pm Thursday & Friday

## Present Loan Rates

Unsecured Loan ..... as low as 8.40%APR\*  
 Overdraft Protection Loan .. as low as 8.40%APR\*  
 Shared Secured..... Call for APR  
 GSL Student Loan..... 6.00%APR\* Subsidized  
 PLUS Student Loan ..... 8.50%APR  
 CU Student Loan..... as low as 8.00%APR\*  
 Home Equity ..... 5.93% APR Variable  
 Visa Card..... as low as 8.40%APR

\*Refinanced APR will adhere to Loan Policy  
 \*APR = Annual Percentage Rate. Rates are determined by loan type, term of loan and members credit rating.

## Home Buying Seminar

Are you thinking of buying a house, or refinancing your current mortgage but don't trust the current economy? Timberland FCU is offering a Home Buying Seminar on Wednesday October 8, at 6 p.m. Cos Manzo, Vice President of Mortgage Services at First Heritage Financial, LLC will be on hand answering your questions, plus providing valuable information and cold hard facts about purchasing a house. There is a limited number of seats available, so if you are interested contact us now to make reservations.



### Money Market Rates

Effective 3-21-2007

Tier	Rate	APY*
\$1,000.00-\$2,499.99	1.24%	1.25%
\$2,500.00-\$9,999.99	1.49%	1.50%
\$10,000.00-\$24,999.99	1.74%	1.75%
\$25,000.00-\$74,999.99	1.98%	2.00%
>\$75,000.00	2.47%	2.50%

\*APY= annual percentage yield. Minimum balance to open: \$0. Minimum to earn stated APY: \$1,000. Transaction limits apply.

## Vehicle Loans

### New Vehicles

Max Term*	Rate (APR)*	Daily Periodic Rate
1-36 months	as low as 3.99%	0.0109315068%
37-60 month	as low as 4.99%	0.0136712329%
61-72 month	as low as 5.99%	0.0164109589%

### Used Vehicles

Max Term*	Rate (APR)*	Daily Periodic Rate
1-36 months	as low as 4.99%	0.0136712329%
37-60 month	as low as 5.99%	0.0164109589%
61-72 month	as low as 6.99%	0.0191506849%

### Recreation Vehicle

Model Year	Rate (APR)*	Daily Periodic Rate
2004-2008	as low as 5.99%	0.0164109589%
Below 2004	as low as 6.99%	0.0191506849%

### Maximum Vehicle Loan Terms

New Vehicles with a value of \$20,000+ **72 months**  
 New and Used Vehicles with a value of \$12,000+ **60 months**  
 New and Used Vehicles with a value of \$8,000+ **48 months**  
 New and Used Vehicles with a value of \$5,000+ **36 months**  
 New and Used Vehicles with a value of \$2,000+ **24 months**

### Term Share Accounts

#### Quarterly

	Rate	APY*
90 day	2.47%	2.50%
6 month	2.62%	2.65%
1 year	2.72%	2.75%
18 month	2.87%	2.90%
2 year	2.97%	3.00%
3 year	3.06%	3.10%
5 year	3.11%	3.15%

### IRA Certificates

#### Quarterly

	Rate	APY*
90 day	2.53%	2.55%
6 month	2.67%	2.70%
1 year	2.77%	2.80%
18 month	2.92%	2.95%
2 year	3.02%	3.05%
3 year	3.11%	3.15%
5 year	3.16%	3.20%
7 year	3.31%	3.35%

## First Quarter Dividends rates

	Rate	APY
Regular Share	1.25%	1.26%
Share Draft	0.15%	0.15%
Christmas Club	1.25%	1.26%
Vacation Club	1.25%	1.26%
IRA	2.50%	2.52%

Please contact an employee of the credit union for information on applicable fees and terms. \*APY equals annual percentage yield. This credit union is federally insured by the National Credit Union Administration. Your savings are federally insured up to at least \$100,000 by the NCUA